

## Imaged Certificate of Notice Page 1 of 3

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Miranda Tsang  
DebtorCase No. 12-20703-amc  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: PaulP  
Form ID: 138NEWPage 1 of 2  
Total Noticed: 23

Date Rcvd: Oct 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2018.

db +Miranda Tsang, 1617 Hampton Road, Havertown, PA 19083-2505  
 cr +Bank of America, N.A. c/o Prober & Raphael, A Law, 20750 Ventura Boulevard, Suite 100,  
 Woodland Hills, CA 91364-6207  
 cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive,  
 Lewisville, TX 75067)  
 cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067  
 cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
 cr The Bank of New York Mellon, by its attorney in fa, Stern & Eisenberg, PC,  
 261 Old York Road, 410 The Pavilion, Jenkintown, PA 19046  
 13023921 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 12907677 +Amex, Post Office Box 297871, Fort Lauderdale, FL 33329-7871  
 12907679 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, N.A., 4161 Piedmont Pkwy, Greensboro, NC 27410)  
 14003091 Bank of America, PO Box 660933, Dallas, TX 75266-0933  
 12967580 +Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100  
 12907681 +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
 12907682 +Phelan Hallinan & Schmieg LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza,  
 Philadelphia, PA 19103-1823  
 14041748 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 13030350 The Bank of New York Mellon et al, Prober & Raphael, Attorneys for Secured Creditor,  
 P.O. Box 4365, Woodland Hills, CA 91365-4365  
 12907683 +Wells Fargo Bank, Post Office Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Oct 17 2018 02:43:33 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 17 2018 02:42:34  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Oct 17 2018 02:43:22 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12907678 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Oct 17 2018 02:42:57 Asset Acceptance LLC,  
 Post Office Box 1630, Warren, MI 48090-1630  
 12914548 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Oct 17 2018 02:42:57 Asset Acceptance LLC,  
 Po Box 2036, Warren MI 48090-2036  
 12950607 E-mail/Text: mrdiscen@discover.com Oct 17 2018 02:42:04 Discover Bank,  
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 12907680 +E-mail/Text: mrdiscen@discover.com Oct 17 2018 02:42:04 Discover Fin Svcs Llc,  
 Post Office Box 15316, Wilmington, DE 19850-5316

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +SPECIALIZED LOAN SERVICING LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
 cr\* +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067  
 12999728\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
 14175981\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 14184849\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 12943782 ##+Bank of America, N.A., Bankruptcy Department, P.O. Box 26012, NC4-105-02-99,  
 Greensboro, North Carolina 27420-6012

TOTALS: 0, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-2

User: PaulP  
Form ID: 138NEW

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2018 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
ANN E. SWARTZ on behalf of Creditor NATIONSTAR MORTGAGE, LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
ANN E. SWARTZ on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
BRIAN CRAIG NICHOLAS on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
CELINE P. DERKRIKORIAN on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mwc-law.com  
JACK K. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. philaecf@gmail.com, ecfemails@phl3trustee.com  
JEROME B. BLANK on behalf of Creditor BANK OF AMERICA, N.A. paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor THE BANK OF NEW YORK MELLON ET. AL. paeb@fedphe.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-1 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
LESLIE J. RASE on behalf of Creditor The Bank of New York Mellon, by its attorney in fact Ocwen Loan Servicing, LLC pabk@logs.com, lerase@logs.com  
MARIO J. HANYON on behalf of Creditor BANK OF AMERICA, N.A. paeb@fedphe.com  
MARISA MYERS COHEN on behalf of Creditor NATIONSTAR MORTGAGE, LLC mcohen@mwc-law.com  
MATTEO SAMUEL WEINER on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
SHANE H. HOBBS on behalf of Debtor Miranda Tsang bkynotices@shanehobbslawoffice.com, shane@shanehobbslawoffice.com  
STEVEN K. EISENBERG on behalf of Creditor The Bank of New York Mellon, by its attorney in fact Ocwen Loan Servicing, LLC seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com  
THOMAS I. PULEO on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-1 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 19

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Miranda Tsang  
Debtor(s)

Bankruptcy No: 12-20703-amc  
Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 10/16/18